

INDIAN MUSLIMS IN THE 21st CENTURY

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CONTENTS

1. Foreword	4
2. Indian Muslim in the 21 st Century	5
3. Hindutva	9
4. Muslim Response to Hindutva	11
5. Economic Uplift	15
6. What kind of Education?	18
7. The Quest for Balance	20
8. Globalisation and all that	22
9. Look East Too	24
10. Conclusion	25
11. Bibliography	27

FORE WORD

I am glad this paper originally presented at a seminar in Jeddah in 1997, is now being published for a wider audience. Much has happened in between then and now. Gujrat 2002 has exposed Hindutva. The way the “war on terror” is being conducted by the sole superpower is rekindling the dreaded fires of “clash of civilizations”. But sanity advises against jumping to extreme conclusions. I think the will to live together peacefully and work for betterment of the human condition will ultimately prevail. It is with the hope of strengthening that will that this work, with minor revisions, is being presented afresh. I am thankful to the Tasneefi Academy, Jama’at Islami Hind, for providing me with this opportunity.

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Indian Muslims in the Twenty First Century

The twenty first century has begun. But it is not the dawn of the century only that we are thinking about. Rather, we want to have an idea about the earlier part of this century. It has become fashionable to set the first marker at 2020. We put the next one on the year 2050.

There will be Muslims and there will be India as a single political entity. I do not entertain the possibility of the country disintegrating into smaller states. And, of course, much power will pass to supranational agencies like the UN. The days of the nineteenth century nation state are over.

I hope the futility of war and the impossibility of making, any durable gains through war will have made it possible for countries to reduce the waste of their precious resources on armament and weapons development especially on nuclear, chemical and biological weapons. This will be especially significant for India which could then devote some of these resources to poverty alleviation.

Poverty

Poverty amidst increasing prosperity will be the most visible problem for India in the early twenty first century. GDP rising at present at 6 percent p.a. may rise at an annual rate approaching 8 to 10 percent. Unemployment, with no reliable current figures to

quote, may remain around ten percent, but disparities in the distribution of income and wealth will increase with no adequate safety net for the poor in place. Life for the poor is always miserable. But it will be very miserable indeed with the rest of the population becoming more prosperous and more comfortable than earlier. Among the one fifth¹ very poor Indians will be about half of the Muslim population in India. That I think is the first point to note. What does poverty mean in modern times? I beseech you to pay some attention to this because most people forget that poverty today is much worse than it was in pre-industrial agricultural society. A few centuries ago poverty did not mean that you did not have clean water to drink. Almost every body, rich as well as poor, got his or her drinking water from the same rivers or wells. Today it is different, as you know. With all the rivers and wells polluted and inaccessible to modern urban poor anyway, this one feature of modern poverty means a life-long struggle against diarrhoea, dysentery and other diseases for those condemned to be very poor. Poverty always brings hunger and malnutrition. The body weakens, its capacity to work decreases, and productivity declines. The longer a person remains poor the less the chances of his finding gainful employment or earning normal

¹ This cautious guess should be acceptable. A recent survey by the National Council for Applied Economic Research reveals that 39 percent of the rural population in the country is living under the poverty line or earning less than Rs. 2,444 per capita a year. It may be recalled that the Planning Commission a while ago had claimed that the population living below the poverty line was only 19 percent and not 36 percent. However it had to retract subsequently *Saudi Gazette* (Jeddah) December 5, 1996, page 8.

wages. Children raised in a poor family share the same fate.

“When basic needs are not met our moral powers remain only potential, they are not attained”². The very poor are free only in name. They can hardly be expected to stand up to tyrannical rule or to contribute meaningfully to civil society. No wonder children born to perpetual poverty soon develop a grudge towards society, the first step down the road to criminality.

Poverty today may often mean illiteracy. Again illiteracy in twenty first century means so many disadvantages which did not attend upon illiteracy a couple of centuries ago. There have been near illiterates who have ruled vast countries, led armies, and launched useful movements. But it will be very difficult for an illiterate to find his way through the new streets of the fast developing global village. Modern life is a life based on information and communication. Most of the information and communication is still in a form to be seen and read. Even the one to be heard and spoken would not be fully intelligible to the illiterate. Also much of what one can usefully listen to may not be in an Indian language. To know the latest, one has to know a foreign language, preferably English. Slightly over fifty percent of adult Indians are illiterate³. No separate count of Muslim illiteracy is available. But it will be reasonable to assume that it is higher, maybe

² Partha Dasgupta, *An Enquiry into Well being and Destitution*, New York, Oxford University Press, 1993, page 44.

³ Human Development Report 1995, New York, UNDP, page 157.

around sixty percent. This is the average for the adult Muslim population, men as well as women. What about female literacy so crucial for the destiny of our next generation? Again no reliable count is available, but the figure is likely to be quite depressing.

Human society in the twenty first century is going to be more competitive. The role of the state in taking care of its people will decrease and those who need care will have to do more and more for themselves, individually and collectively. For countries like India which have a variety of ethnic, linguistic and religious groups this will mean that every group will have to mobilise its own resources to preserve its identity and promote its culture, etc. That will need resources. The state will no longer have resources to dole out. So only those with enough to spare will have the ability to establish and run educational institutions of their choice, for instance. People in a group may have all the resources but may not have commitment to their identity and culture, no vision of what they would like to become and how. Such a group will surely disintegrate. That is to say it will not survive as a community. What about a community which has commitment and vision but no resources? How can it protect its interests without educational institutions, political organizations, social clubs and other paraphernalia of modern community life? This has to be done at every level, from the village with its panchayat, to the city with its corporation, state with its legislative assembly to the national level with its parliament. All this requires resources which come from individual wealth owners and income earners.

Muslim community needs individuals with money to spare so that the community can do all that is needed to preserve its identity, promote its culture and safeguard its interests.

Mobilizing the necessary resources in money and manpower to face the challenges of a largely liberal privatised and globalised Indian economy and society in the twenty first century will test the ingenuity of Indian Muslim intellectuals in the coming days. The important thing is to realise that the only way to success is through competition. The more productive you are the more competitive advantage you have. Productivity in our post-capitalist, post-modern society depends on, above all things, knowledge. It is no longer ownership of land or capital which can raise productivity. Increasingly it is knowledge and the skill of applying it which is the source of productivity and wealth creation⁴. The lesson is clear. The community must attend to the twin ills of poverty and illiteracy in order to be strong enough to face the forth-coming challenges. The question is: How do we do that? But we have to note some other dimensions of our situation before we can attempt an answer.

Hindutva

At the turn of the century the greatest threat to Muslim identity and culture comes from the recent rise of Hindutva symbolized by the BJP's brief stint with power in New Delhi⁵. Hindutva does not

⁴ Peter F. Drucker, *Post Capitalist Society*, Buttersworth, Heinemann, Oxford, U.K., 1993, p. 167 see also Chapters one and ten.

⁵ 15 May 1996 to 28 May 1996 and 1999 to 2004

recognize cultural diversity. For it there is only one identity in Hindustan, the Hindu. Those living in India must cherish this identity and subsume other affiliations and aspirations underneath it. This stance, explicitly rejected by the framers of the constitution of India, is anathema to Muslims. But what can they do about it? That is the big question they carry over to the twenty first century.

Can they convince the protagonists of Hindutva that it is bad for its sponsors and bad for India as it is bad for Muslims? If this is a possible agenda, how are they going to do it?

Shall they resign themselves to the inevitability of Hindutva prevailing over secularism and over left and centrist forces and adjust their own stance to Hindutva rule? If so, what does it imply?

Do they think the battle is political, Hindutva being only a handy slogan for mobilising people and making a bid for power? In that case, the challenge can be faced by forging an alliance with secular forces including the centrists as well as the leftists.

With prognosis goes a strategy. But one must take a long view. The issue is not related to a general election or two. It is India's destiny that is at stake.

As to myself I think Hindutva has no future, how so ever great its nuisance value. It is not unusual in human history, however, for a failed vision to consume half a century or more before people get rid of it. Albania and Burma as countries and communism as a whole movement encompassing a third of the globe are the most recent examples. But Hindutva ultimately must fail as it has little to offer. Its social

philosophy which still justifies caste, does not appeal to people whom economic forces are making equal anyway. Its narrow focus on a single geographical area is out of tune with the all-encompassing globalisation which, disregarding national boundaries, offers men and women a real promise of regarding the entire planet earth as their theatre of activity.

Hindutva has no future because it is in violation of one of the basic tenets of humanity in twenty first century - social equality. A philosophy of life that discriminates between men on the basis of characteristics beyond an individual's control and thus violates essential human dignity can no longer be acceptable to men and women. Hindutva is incapable of discarding the superiority of the Brahmin and all that goes with it, in a world in which knowledge alone is regarded an acceptable basis for superiority.

Muslim Response to Hindutva

Muslims will be ill advised to wait it out till the wave of aggressive Hindutva passes over. They must act to prevent its rise, as the devastation it would otherwise effect may be too much for them to bear.

Whatever the prognosis, Muslims in India cannot and should not go it alone insofar as facing / preventing Hindutva is concerned. They can adopt a three-pronged approach in which two of the actions involved have to be shared with other Indians.

The first programme, to be launched by Muslims alone, especially by the religious organisations like Jamaat Islami, should focus on introducing Islam and removing the misunderstandings about Islam and

Muslims. The second should be a political strategy directed at defeating the Hindutva party, the BJP, at the polls and preventing them from reaching the seats of power at local, state and national level. The third is a socio-economic campaign serving the masses through literacy drives, cleanliness drives, economic uplift and self-employment programmes, etc. This, to be effected in cooperation with other Indians especially Hindus, should be so designed as to wean away those sections of the Hindu society (e.g. the youth) who have been attracted by the social services and fitness oriented programmes of the RSS.

Despite all efforts if BJP was to assume power in Delhi again it will not be the end of the world for Muslims in India. For one thing, the above programme itself will have prepared them to face that situation far better than now. And the above is certainly not going to happen in the next few years so they have time to start working on the three pronged approach now.

Suppose it does happen. In that eventuality Muslims will have to mobilize all their strength to focus on education and cultural orientation of their youth and the very young. Since most of their activities already belong to the private sector it should not be difficult for them to shield their children from the cultural onslaught of Hindutva. As regards political confrontation I think we should avoid it even if invited to do it by our secular allies. Once a party comes to power through fair democratic elections it must be allowed to rule. Trying to pull it down by street action or horse-trading is antidemocratic as well

as immoral. Such an extra-democratic campaign invites its own variety of responses, plunging the society into chaos. It also provides an opportunity for foreign powers to meddle in the country's affairs.

I have already opined against confrontation on the political level. I do not think I am contradicting myself, having advised on a campaign for preventing BJP's ascendance to power and then preaching non-confrontation if they do gain power. I think that is what the rules of the game in a democracy demand. I sincerely think that Muslims should be the foremost in playing politics by these rules. Opportunism, be it moral or political, belongs to Hypocrisy. It does not behove the believers.

As I noted above, the narrow chauvinism of Hindutva runs counter to the current wave of globalization and knowledge based competition. That is the fresh air which will kill the germs which breed only in murky stagnant waters. All we have to do is to accelerate that process. Let Muslims of India spearhead the process of adopting universal humanistic stances on all issues, rejecting narrow nationalistic stances. Let the choice be forced on every Indian, whether he or she would rather belong to a cosmopolitan community of nations sharing all but what is naturally tied to geography, or would they insist on an identity that is fully defined in local terms.

Playing by the rules of the game in a democracy does not occur automatically. You have to plan and work for it. You need to have a whole range of legal, political, social watchdog organisations, lobbying

outfits, public relations outposts, etc. in order to survive and, to the extent possible, promote your causes. This is missing from the current Muslim situation in India. Maybe it has to do with poverty and the fact that democracy has just dawned. But it is time we mend the fences. I suggest some study groups go into the history of minorities in other democracies especially in the United States. Vigilance on part of minorities is necessary to prevent encroachment on their rights and secure for them a fair treatment from the authorities as well as from other communities.

In the years to come more power will shift away from the state at the centre to the various social groups / minorities as well as to the supranational agencies (or international organisations). This is to the advantage of Indian Muslims, provided they are prepared to utilise the advantage. Being a distinct group present in every state, they are in a better position than ethnic or linguistic minorities confined to only one region. The trick is not to fight with other groups in seeking government funding but to go all out to create resources for themselves on their own. Increasingly the state will have little to offer, so there will not be much to fight for. Better to ignore that source and, with spirit of entrepreneurship, exploit the vast resources - land, labour and capital, lying under your feet. Above all there is that infinite resource, knowledge, flowing all round you. Utilise all these to create additional wealth rather than wait for some to be doled out to you.

But where is the spirit of entrepreneurship among Muslims in India, what does it mean and from where can it emanate?

Economic Uplift

Entrepreneurship is innovation, leadership, taking bold and courageous initiatives. It presumes hope, self-confidence and trust. Pessimism, fatalism, siege mentality, a pervading sense of being persecuted, are its arch enemies. Only some scattered groups among Muslims in India bear these entrepreneurial qualities which are either set or originate in family or community traditions. Neither the madrasa nor the college and schools have anything to offer in this connection. There is a need to project the role models we have, so the younger generation of Indian Muslims emulate them. We must wean away our youth from the ghetto and the street and show them the way to gainful self-employment and how to acquire skills that make them employable by others. The energies of social workers should be focused more and more on making the future generation of Muslims less dependent on publicly funded educational and health facilities or the public sector for a job. They should be able to earn enough to be able to buy the educational and health services they need. They should be equipped with the knowledge and skill which is going to have a wide market in the largely private but booming economy of India in the years to come.

Is it the old egg and chicken question? How can one earn without education and good health, and where from to pay for the health-care and education

they need? Let the Muslim activists, philanthropic institutions and social service groups break the vicious circle by stepping in. There are various ways of helping the needy without increasing his dependence or making him dole addict. Once again there is a need to learn from the successful anti poverty and self-help programmes in South East Asia as well as in our own country in the south.

Will the Muslim activists in India, especially those with religious inspiration e.g. Jamat-e-Islami, Tableeghi Jamat, Ahl-e-Hadeeth and Barelvi group ever learn the primacy of economic strength for the survival and progress of Muslims and Islam in India? Will they readjust their focus from exhortations and warnings and ordainments to helping people on to their feet and putting them on the road to self-respect and hope?

I have no sure answers, but we must try. It is very difficult to imagine an uplifted Muslim community in India without change in the approach of their religious mentors. The more crucial thing is to make them realise that modern society after the industrial revolution superimposed by the communication and information revolution is so different from the one reflected in most of their intellectual heritage that they must think afresh.

Time and again I have found that the religiously oriented do not accept the priority of poverty eradication, removal of illiteracy or of any economic programme as they think that priority must attach to moral and spiritual matters. More sophisticated Islamists would include the intellectual dimension,

that related to thought (*fikr*). But economics is about doing things more efficiently. That, they seem to imply, comes to human beings naturally, hence it should not concern them. I think they are wrong. I also think this way of looking at our mission has no support in the Qur'an and Sunnah. We should be ready to do whatever is needed to lift this *ummah* of ours from the morass of weakness and indignity, protect it from the dangers looming on the horizon and equip it with what would enable it to compete with others and succeed in its mission. Eradication of poverty, removal of illiteracy and inculcation of entrepreneurial qualities are necessary to secure these results. This is not to deny the need for moral and spiritual reorientation. There is no contradiction between the two drives, the one for educational and economic uplift and the other for moral, spiritual and intellectual regeneration. Some economic means are necessary for sheer survival, for Muslims coming together, warding off aggressive designs towards them and, broadly, for adherence to Islamic teachings. Islamic scholars as well as activists should call upon Muslims to work hard for economic betterment for the sake of their religion. They should tell Muslims they have to make enough money to have something to spare for *jihad* in its broad sense of mobilising all energies for the cause of Allah. Spirituality in Islam is not to suppress material quest but to give it the right direction. Having recognised the need for economic betterment, religious leaders and activists have to look back at their educational institutions and see what can

they contribute towards this policy objective. Their sermons also need include this theme.

Economics in recent days has been overtaken by a revolution in the science of management, the discovery that it is not only material resources, land, labour and capital that matter, but also the way you manage their use. The way people deal with people has more to do with productivity than the way they deal with things, machines and the like. These recent lessons need to be learnt by us not only in managing business but also in managing the *madrasa* and the *waqf*.

What Kind of Education?

Education now seems to be on top of the agenda of every activist and every group working for the uplift of Indian Muslims. The important question, however, is what kind of education and what are the priorities for allocating the scarce resources of the *millat* for education of its children.

Two facts should determine the answer of the above. Firstly, the overwhelming majority of Muslims in India are illiterate and very poor. Secondly, in future most jobs will be in the private sector where skill and potential productivity will decide who gets which job. Our educational priorities must reflect these realities. Most of our efforts and resources should be directed towards educating the poorest of the poor and the illiterate. Next come skill-generating programmes which can enable people to get a job or launch their own small business. The primary school and the vocational / technical institute must come before universities, colleges and other costly affairs.

People should be made to pay for higher education and social subsidies should be reserved for the institutions serving people without means. Recent studies have demonstrated the primacy of primary education over secondary and higher education for social and economic uplift. The "social rate of return" on investment in primary education is double that in higher education and one and a half times that in secondary education⁶. The same should apply to health care insofar as it is organised by social and religious organizations.

More important than the form is the content. Instead of producing authority driven servile kids trained to learn by the rote and regarding passing the examination or excelling at it as the highest possible achievement, our kinder garden and primary education should encourage free enquiry, explorations, experiments, and creativity.

The process should in fact begin from the home. Instead of relying exclusively on do and do not and giving the impression that all knowledge is accumulated knowledge and all truth is transmitted by elders from its repositories in the past, children must be oriented to seek knowledge yet to be discovered and truths yet untold. Truth and knowledge are unbounded and the potentialities of a child far exceed what an old man or woman can imagine.

Muslims have nothing to fear from free enquiry or seeking after knowledge. What is true is by definition

⁶ Partha Dasgupta, *op. cit.*, p. 90.

compatible with their religion, what is false can not stand for long given free enquiry and experimentation.

Testing *shariah* compatibility is an aid no doubt. But past experience shows it is not as simple a job as it appears, and many who dare do so may not be really qualified for the job.

Patience, perseverance and an open mind are, in the long run, better guarantees of accumulating new *shariah* compatible truths and of protecting ourselves from falsehood. It is not going to help if we reject every thing new at the very first impression of its incongruence with what we understand to be the *shariah*. This latter strategy, far from succeeding in protecting the faithful from falsehood, ends up missing out on new knowledge and discrediting *shariah* itself. This mistake must not be repeated.

Admittedly an open-minded approach to knowledge and arriving at new truths would open the door for differences of opinion and diversity in policies. Eventually sounder opinions will weed out the rootless ones and efficacy will select the policy that stays. Meanwhile we shall need tolerance and respect for the dissenting, qualities in very short supply in the recent past.

Is Education and Economic Uplift All that we Need?

The Quest for Balance

I do not think economic uplift, hundred percent literacy and knowledge imparting education -- targets possible to achieve by year 2020 -- are all that we need. These we need to enter the race, not to win it. The race in the twenty first century is for a balanced

approach to life. The nineteenth and twentieth centuries have raised standards of living to levels that could not be imagined at the beginning of this period. But mankind, in the quest for this unprecedented material prosperity, missed out on some thing without which it feels neither content nor secure. It was not without reason that family values and morality were the most discussed subjects during the recent presidential election of the most prosperous nation on earth, the United States of America. Ethical issues have been at the centre of political developments, including change of governments, in many countries during the last ten years. In the field of economics, the increasing disparity in the distribution of income and wealth within nations and between nations, which is in essence a moral issue, is attracting more and more attention.

Mankind has lost its balance, and the quest for balance between the material and spiritual-moral is going to dominate the coming century, both at the intellectual as well as at the policy level.

India will be no exception. Have we Indian Muslims something to contribute? I think the answer is yes; but first we have to solve the problems discussed above. The poor and the illiterate can not teach balanced living to Indians. A prosperous, educated, well-behaved Muslim Community can be a force working for sanity, stability and balanced living in the India of the future.

Globalisation and all that

In the international arena, this quest for balance may lead, instead of 'clash of civilizations'⁷ to dialogue, compromises, and cooperation between civilisations. Trade has generally, if not always, brought diverse people into peaceful productive contact. With falling barriers to international trade and satellite channels bringing cultures and images from four corners of the globe into common man's living rooms, there is no reason why familiarity may breed animosity. It could well be the other way round. A 'clash' if it does take place would more likely be provoked by the hegemonistic attitude of erstwhile super powers who fail to reconcile themselves to the new rules of the game.

Anyway, India is not visualised as the theatre for such a clash between civilizations even by those who envision it. Rather, India is seen as a likely partisan against the Judaeo-Christian - western civilisation. Indian Muslims should have no problem in handling such a situation (which I consider to be farfetched anyway!) Nehru extolled the Indian genius for compromise and accommodation. Though not strong enough to avert the partitioning of India, it does have enough resilience to boost secular trends in the face of the rising tide of Hindutva. The same resilience is likely to serve India as a force against any potential

⁷ Sarnul P. Huntington's thesis (in *Foreign Affairs*, 72, Summer 1993, pp. 22-49, under the title "The Clash of Civilizations" later elaborated into a book. *The Clash of Civilisations and the Remaking of World Order* Simon and Schuster, 1996, is surprisingly touching a responsive chord in a fairly wide circle of intellectuals.

clash of civilisations. Should this role be thrust upon it, standing as it does between a rising China and a not so strong West, Muslims of India can make significant contributions to its success. They belong to the East, but they have enough contacts with the West to feel its pulse and respond to its impulses.

One useful lesson an uplifted and regenerated Indian Muslim community can teach is that it is possible to live a free and culturally satisfying life without dominating anybody (provided you too are not being dominated by anybody). To be able to do so they will first have to build an India where no community desires to coerce any other community into subjugation; as all agree to coexist in a secular, plural democracy that affords maximum cultural autonomy to its ethnic, linguistic and religious constituents. That presumably is the dream the framers of the Constitution of India had. Let it be. Muslims of India should have no problem endorsing that dream as it alone, among possible alternatives, affords the maximum leeway to Islam i.e. freedom to live Islamically and preach Islam to a people who fear no persecution -- the *fitnah* referred to in the Qur'anic verse (many wrongly construe the verse to be an order to fight for domination everywhere all the time⁸). Also,

⁸ Verse 193 of Sura 2 meaning "And fight them until persecution is no more and religion is for Allah. But if they desist then let there be no hostility except against the wrong doers" (*The glorious Qur'an*, M.M. Pickthall) The word *fitnah*, translated as "persecution" by Pickthall, has been rendered as 'oppression' by Mohammad Asad and "Tumult and oppression" by Abdullah Yusuf Ali. It is clear that no hostility

in a democracy that Indian Muslims have the best chance of promoting their model of economy including interest free finance. Secularism with its special meaning in India (which can not and should not be equated with the meaning it acquired a couple of centuries ago in Europe), democracy as enshrined in the Constitution of India, and globalisation which is inevitably being adopted by entire humanity in the wake of the revolution in information and communication, vastly improve the chances of Indian Muslims performing as indicated above: A model of Islamic living amongst what for the time being is an overwhelming non Muslim majority. Such also is the situation of Muslims in the world at large. I invite Muslim intellectuals, especially those outside India, to pay to this parallel the attention it deserves. They may be missing out on something important by not doing so.

Look East Too

The last point I would like to make is the need to get rid of our obsession with the West and find time to look East also. We have had enough of what the West has done to us - colonisation, cultural destruction, religious aggression, economic exploitation etc. We have also been filled with sermons on what we must do to the West -- shun it, condemn it, unlearn its ways and gang up against it, etc. Time is taking care of

or fight is called for wherever and whenever it is possible for anyone to embrace Islam and live by it without fear of being subjected to persecution or oppression. Muslims can coexist with others indefinitely in such an environment, living Islamically, calling others to the religion of Allah.

what is exaggerated or outdated in this context. I can hardly improve on it. But, I do feel that unlike early Islam when the Muslim awareness of China and later on of South East Asia was second to none, the last couple of centuries draw a blank. We do not know much about what is happening east of India, what we can get out of it and whether there is some possibility of our contributing something to the felicity of eastern humanity. The East is already reaching out. If we fail to wake up, respond, act and interact it will be to our own disadvantage. I see increasing interaction between India and the East and, in its wake the possibility of greater attention of Muslims to the East. The softer, lighter, religiosity of the East (not necessarily less genuine in its spirituality or morality) may serve as a needed antidote to some of the harsher overtones, of the recent Islamic Movements (which mostly drew inspiration from an entirely different environment). That would be better suited to India if and when sanity is restored as the Hindutva wave ebbs out and the friendly climate of the Gangetic plain once again reasserts its eternal impulse of tolerance and accommodation.

Conclusion

I wish to conclude on what I started with. Indian Muslims in the twenty first century will be to a large extent what they work for being, what they really want to be. They have a right to high aspirations. They can even be optimistic. But they need take concrete steps for eradication of poverty, removal of illiteracy and for moral orientation and economic

uplift. The road may be long and difficult but one step at a time, which every Muslim in India takes, and not only a few activists, can one day makes a difference. Work, earn, learn, save, invest in your future by raising healthier, more educated and better behaved children and help your brothers and sisters do the same. That is the agenda for the individual, every individual. For social organisations the message is to focus, for the time being, on the poorest and the weakest. Attend more to primary education, adult literacy, and cleaner neighbourhoods, teaching basic hygiene to every one and providing all with the means for elementary health care. Religious movements should please note that doing all this is not materialism, it is not *dunya*. Rather it is building the necessary infrastructure for *deen*. The physical requirements for morally good life are no less important than morality itself. That is where we start, saying: "Our Lord bestow upon us in the world that which is good here and good in the life hereafter and guard us from punishment with Fire."

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